

ST R GROCERY

1723 Bailey Avenue
Jackson, MS 39203
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January 9, 2013

The Honorable Julius Genachowski, Chairman
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

Re: DA 12-1863, IB Docket No. 12-340, RM-11683
Additional Reply Comments


Dear Chairman Genachowski:

Many of my customers use Star Grocery as more than a place to shop; it's also a place to bank. For individuals in the less affluent part of Jackson and the small surrounding suburbs, it is a harsh reality that many of these folks do not have a bank account, either by choice or for other reasons such as not having enough money to open an account or being unable to afford high bank fees. In fact, according to the FCID, 8% of American households do not have a checking or savings account, a portion of the population often referred to as the "unbanked."

That is why new generation financial services providers like m-banco have partnered with LightSquared. According to Randolph Kantorowicz-Toro, chairman and CEO of m-banco, "LightSquared's network and wholesale-only model will essentially turn m-banco devices into mobile-wallets so our customers can conduct financial transactions at any time, at reasonable rates and regardless of location."

That sort of technology would literally change the lives of the low-income consumers I see on a daily basis. It is on their behalf that I urge you to allow LightSquared to deploy its network and better serve low-income end users in rural America.

Regards,


Robert Barbour
Owner